116 Lexington Avenue Elmira, New York 14905 November 1, 2003

Commissioner of Regulations Social Security Administration 100 Altmeyer Building 6401 Security Boulevard Baltimore, Maryland 21235-6401

Re: 20 CFR Parts 404 and 416 Regulations No. 4 and 16 RIN 0960-AF21

Dear Sir or Madam:

Thank you for the opportunity to comment on the above referenced regulations.

We like the way these proposed regulations are written-directed to recipients.

These proposed regulations are well written and we have no other comments.

Sincerely,

David Eichenauer

Javid Criberover

DE/se